

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
RYBICKI, EDWARD J	§	Case No. 09-72971
RYBICKI, CECILLI	§	
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that DANIEL M. DONAHUE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

U.S. Bankruptcy Clerk's Office
Stanley J. Roszkowski U.S. Courthouse
327 South Church Street
Room 1100
Rockford, Illinois 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 03/09/2015 in Courtroom 3100,

United States Courthouse
327 South Church Street
Rockford, IL 61101

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: /s/ Daniel M. Donahue
Trustee

DANIEL M. DONAHUE
P.O. BOX 2903
ROCKFORD, IL 61132-2903

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
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RYBICKI, EDWARD J § Case No. 09-72971
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§
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 750,000.00
and approved disbursements of \$ 621,668.08
leaving a balance on hand of¹ \$ 128,331.92

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: DANIEL M. DONAHUE	\$ 38,388.54	\$ 0.00	\$ 38,388.54
Attorney for Trustee Fees: MCGREEVY WILLIAMS	\$ 7,063.00	\$ 0.00	\$ 7,063.00
Attorney for Trustee Expenses: MCGREEVY WILLIAMS	\$ 613.65	\$ 0.00	\$ 613.65
Other: Jeff Anderson & Associates, PA	\$ 600,000.00	\$ 600,000.00	\$ 0.00
Other: Jeff Anderson & Associates, PA	\$ 21,372.86	\$ 21,372.86	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 46,065.19

Remaining Balance \$ 82,266.73

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 34,112.50 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Capital One Bank (USA), N.A.	\$ 3,550.08	\$ 0.00	\$ 3,550.08
000002	First Mutual Bank	\$ 2,670.43	\$ 0.00	\$ 2,670.43
000003	Chase Bank USA, N.A.	\$ 2,012.03	\$ 0.00	\$ 2,012.03
000004	CommunityAmerica Credit Union	\$ 25,035.79	\$ 0.00	\$ 25,035.79
000006	Capital One, N.A.	\$ 844.17	\$ 0.00	\$ 844.17

Total to be paid to timely general unsecured creditors \$ 34,112.50

Remaining Balance \$ 48,154.23

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.5 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 925.02 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 47,229.21 .

Prepared By: /s/ Daniel M. Donahue
Trustee

*DANIEL M. DONAHUE
P.O. BOX 2903
ROCKFORD, IL 61132-2903*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Edward J Rybicki
 Cecilli Rybicki
 Debtors

Case No. 09-72971-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: jclarke
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 40

Date Rcvd: Feb 11, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2015.

db/jdb
 14172396 ++Edward J Rybicki, Cecilli Rybicki, 108 W Hitt St, Mount Morris, IL 61054-1109
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, po box 15102, Wilmington, DE 19886)
 14172398 +Bank One, Po Box 901039, Fort Worth, TX 76101-2039
 14172397 +Bank of America, 1422 E. Grayson, San Antonio, TX 78208-1418
 14172399 +Capital 1 Bk, 11013 W Broad St, Glen Allen, VA 23060-6017
 22504655 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 22732494 Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 14172402 Chase, PO Box 15153, Wilmington, DE 19886-5153
 14172400 +Chase, 800 Brooksedge Blvd, Westerville, OH 43081-2822
 14172401 Chase, PO Box 260161, Mount Morris, IL 61054
 22572646 +Chase Bank USA, N.A., c/o Kevin C. Driscoll, Jr., Barnes & Thornburg LLP,
 1 North Wacker Drive, Suite 4400, Chicago, IL 60606-2841
 14172403 +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
 14172404 +Communityamerica Cu, 9777 Ridge Dr, Lenexa, KS 66219-9746
 14172405 +Dependon Collection Se, 7627 W Lake St 210, River Forest, IL 60305-1878
 14172406 +Dependon Collection Service, P.O. Box 6074, River Forest, IL 60305-6074
 14172393 +Edward J Rybicki, Cecilli Rybicki, 108 W Hitt St, Mount Morris, IL 61054-1109
 14172407 +First Mutual Bank, 400 108th Ave NE, PO Box 1647, Bellevue, WA 98009-1647
 22552138 +First Mutual Bank, First Mutual Sales Finance, 425 Pike Street, 3rd Floor,
 Seattle WA 98101-3902
 14172408 First National Bank of Brookings, P.O. Box 6000, Brookings, SD 57006-6000
 14172409 +Ford Motor Credit Corporation, Po Box Box 542000, Omaha, NE 68154-8000
 14172412 +GMAC, P.O. Box 10729, Midland, TX 79702-0729
 14172413 +Household Bank, 90 Christiana Rd, New Castle, DE 19720-3187
 14172414 +Hsbc/carsn, Pob 15521, Wilmington, DE 19850-5521
 14172417 +KSB Hospital and the KSB Med. Group, 215 East First Street, Suite 117,
 Dixon, IL 61021-3169
 14172419 +Monogram Bank N America, Po Box 17054, Wilmington, DE 19850-7054
 14172420 +NCO Financial Systems, PO Box 61247, Virginia Beach, VA 23466-1247
 14172394 +Nathan E. Delman #, Legal Helpers, PC, Sears Tower, 233 S. Wacker Suite 5150,
 Chicago, IL 60606-6371
 14172422 +Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
 14172423 Shell Oil/citibank, Po Box 6003, Hagerstown, MD 21747
 14172424 +Tnb - Target, Po Box 673, Minneapolis, MN 55440-0673
 14172425 +Visa Credit Card Services, po box 15950, Lenexa, KS 66285-5950
 14172426 Wells Fargo Financial, P O Box 98791, Las Vegas, NV 89193-8791

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14172395 +E-mail/Text: roy.buchholz@allianceoneinc.com Feb 12 2015 01:55:35 Alliance One,
 1160 Centre Pointe Drive, Suite 1, Saint Paul, MN 55120-1377
 22702092 +E-mail/Text: jetter@cacu.com Feb 12 2015 01:56:45 CommunityAmerica Credit Union,
 POB 15950, Lenexa, KS 66285-5950
 14172410 +E-mail/Text: ally@ebn.phinsolutions.com Feb 12 2015 01:55:35 G M A C, PO 380902,
 Minneapolis, MN 55438-0902
 14172411 +E-mail/PDF: gecsed@recoverycorp.com Feb 12 2015 01:59:09 Gemb/gap, Po Box 981400,
 El Paso, TX 79998-1400
 14172415 +E-mail/PDF: gecsed@recoverycorp.com Feb 12 2015 01:59:09 Jc Penney, Po Box 960001,
 Orlando, FL 32896-0001
 14172416 +E-mail/Text: bnckohlsnotices@becket-lee.com Feb 12 2015 01:55:51 Kohls/chase,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 14172418 +E-mail/Text: bkr@cardworks.com Feb 12 2015 01:55:24 Merrick Bank Corporation, Po Box 5000,
 Draper, UT 84020-5000
 14172421 +E-mail/PDF: pa_dc_claims@navient.com Feb 12 2015 01:59:37 Sallie Mae Servicing,
 1002 Arthur Dr, Lynn Haven, FL 32444-1683

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

22740056* Capital One, N.A., c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 17556783 ##+JP Morgan Chase Bank, National Association, PO Box 201347, Arlington, TX 76006-1347

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: jclarke
Form ID: pdf006

Page 2 of 2
Total Noticed: 40

Date Rcvd: Feb 11, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2015 at the address(es) listed below:

Daniel Donahue on behalf of Trustee Daniel Donahue ddonahue@mjwpc.com,
ddonahue@ecf.epiqsystems.com
Daniel Donahue ddonahue@mjwpc.com, ddonahue@ecf.epiqsystems.com
Daniel M Donahue on behalf of Trustee Daniel Donahue ddonahue@mjwpc.com
James M Philbrick on behalf of Creditor GMAC jmphilbrick@att.net
Nathan E Delman on behalf of Joint Debtor Cecilli Rybicki rjscourtdocs@gmail.com,
ndelman@robertjsemrad.com
Nathan E Delman on behalf of Debtor Edward J Rybicki rjscourtdocs@gmail.com,
ndelman@robertjsemrad.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 7